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BOOK REVIEWS AND NOTICES

History of Life Insurance in the United States in 1870. By CHARLES KELLEY KNIGHT. Privately printed, Philadelphia, 1920. Pp. 160. (Doctoral dissertation at the University of Pennsylvania.)

This is a fairly complete survey of the development of insurance in the United States, including the organization of the individual pioneer companies of various standard types, the evolution of company organization, the progress of actuarial science, and the development of the policy contract. Comparatively little attention is given to public control of life insurance. An introductory chapter furnishes a useful survey of the beginning of life insurance in Europe and traces its progress through the eighteenth century.

Teachers of life insurance will find this a useful contribution. Most professional historians will doubtless disagree with the author's conception of the historian's duty, as stated in the Preface: "All who are acquainted with the institution (life insurance) agree that it should be encouraged by every legitimate means. It is useless, therefore . . . to portray disreputable practices that have been permanently abandoned. On the other hand, false practices that might recur at some future time require the boldest exposition."

There is no bibliography and no index but a very detailed table of contents.

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Public Opinion. By WALTER LIPPMAN. New York: Harcourt, Brace & Company, 1922. Pp. 427.

"Those features of the world outside which have to do with the behavior of other human beings, in so far as that behavior crosses ours, is dependent upon us or is interesting to us, we call roughly public affairs. The pictures inside the heads of these human beings, the pictures of themselves, of others, of their needs, purposes, and relationship, are their public opinions. Those pictures which are

acted upon by groups of people, or by individuals acting in the name of groups, are Public Opinion with capital letters." In these words the author defines the subject-matter of his book.

Almost half of the work is given over to a study of the process by which individual opinions or pictures in the heads of individuals are formed with special attention to the factors that tend to distort them. Mr. Lippman's thesis is that these pictures fail to correspond with the actual world, partly because the individual's access to the facts is limited and partly because the mind does not register with photographic accuracy the facts that are presented. What the individual sees, that is, is dependent not only on what is before him, but also on "the stored-up images, preconceptions, and prejudices" in his mind. Finally the messages received from without and formed by the mind into a pattern of stereotypes are identified by the individual with his own interests. The economist will be especially interested perhaps in the discussion of this last phase, as in it Mr. Lippman examines the doctrine of self-interest. He does not discard the doctrine; he "reconstructs" it. He starts from the theory that the spectator if really interested tends to step out of the passive rôle of spectator into the more active rôle of *dramatis personae*. Thus to enlist the interest it is necessary to present a picture into which the spectator can project himself. In other words self-interest is the force that must be relied upon to secure attention. Thus over a new route we seem to have arrived at the economic man of the classical economists. We are saved from this fate by a consideration of the nature of self. The old theologians were on the right track, according to Mr. Lippman, when they distinguished between the higher and lower self, the material and the spiritual or whatever names they chose to call them. The truth is that we have not one self or even two selves, but many and that the self whose interest must be enlisted may be any one of these selves and may even be a self of whose existence we are unaware in our conscious moments. The author thinks that this disposes of the "naïve" view of self-interest. He thinks that it disposes also of the economic interpretation of history. If you cannot tell whether the Jones who does a certain act is pursuing the interest of Jones the employer of labor or of Jones the father of a family, there is no such thing as economic determinism. He does not discuss how far it is possible for the interests of these several selves to be kept in water-tight compartments, how far their interests can conflict without a complete disorganization

of the personality, or whether there is any tendency for one self to dominate the others, so that the interests of all are conceived in such a way as not to conflict with those of the dominant self. These questions need to be answered before the economic interpretation of history will rest in its grave.

Only a short section is devoted to the process by which the individual opinions are crystallized into a Common Will. From this it may be inferred that Mr. Lippman regards public opinions as more important than Public Opinion. He believes that Public Opinion is merely the least common denominator of a mass of different opinions agreeing only in consenting or refusing to consent to an overt act. This common denominator is found by the adroit use of symbols with an emotional content which is similar for masses of individuals, but which stands for different things to different men. Consent is thus a manufactured article in which the leaders direct the process and the rank and file are the raw material.

The latter half of the book consists of an analysis of the traditional democratic theory of public opinion and its weakness; of a similar analysis of Guild Socialist theory; of a discussion of the rôle of the press; and of an attempt at a solution of the problems raised by the failure of the theory to correspond with the facts. The criticism of Guild Socialism seems dragged in, and the author evidently enjoys taking part in the popular pastime of finding the weak spots in this equally popular theory.

The discussion of the newspaper is from the point of view of a newspaper man. Particularly interesting is the treatment of the influence of the advertiser. Mr. Lippman recognizes that the necessity for keeping its advertisers plays an important part in determining the policy of a paper. This does not mean that the advertisers dictate directly the paper's policy for he thinks that loss of advertising through offending the advertiser is of infrequent occurrence and slight importance. The important thing to the advertiser is the paper's circulation and this means that care must be taken not to make the paper unpopular with the buying public. Thus the advertisers keep the paper from advocating anything that is not sufficiently orthodox for the readers who can buy the wares the advertisers have for sale.

While this economic influence is important in the failure of the press, more fundamental is the fact that the function we assign to it is impossible. The press should not be expected to reveal truth (whose "function is to bring to light hidden facts"), except in such

cases as truth and news (whose "function is to signalize an event") coincide. The press in short needs the services of an outside organization whose business it is to search for truth and accumulate the data on which true pictures can be built up.

This introduces the positive remedy for the defects of Public Opinion, which have been analyzed at such length. The remedy consists in the organization of bureaus of research and information connected with the various departments of the government. Furthermore it should be the task of political science particularly and the social sciences more generally, to advise systems for accurately recording and measuring phenomena which are important factors in our actions but for which our present systems of record and measurement are inadequate or inappropriate. It is a challenge to the social sciences, and it may be that they have no claim to the title of science until they can meet that challenge. The question might be raised, however, as to the ultimate possibility of reducing qualitative differences to quantitative terms as the word measurement implies. At any rate Mr. Lippman shows insufficient recognition of the extreme difficulty of the task he has rather lightly assigned to social science.

It need scarcely be said that a book by Walter Lippman is brilliantly written and readable. It draws on a wide range of material for illustrations and for ideas. If there is any criticism in this respect it is that the author tends to transfer bodily too much of the work he is quoting. The first chapter for example is made up almost entirely of quotations from Pierrefeu, G. Q. G. *Trois ans au Grand Quartier General*. The book will probably be particularly valuable to those who have not had time to keep up with the recent developments in psychology, especially as applied in the field of political science. Those who have so kept up will find in it less that is new, but much that they are glad to have said, expressed in a way that is clear and easily remembered. People will probably disagree as to the value or at least the adequacy of the remedy proposed. It is interesting to observe that in the importance attached to measurement the author agrees (although he fails to note that fact) with Mr. and Mrs. Webb, who make measurement and publicity the keynote to their Constitution for the Socialist Commonwealth of Great Britain.

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